

United States Bankruptcy Court
Eastern District of CaliforniaIn re:
Rafael Hurtado
Joyce Linnette Hurtado
DebtorsCase No. 13-13602-A
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0972-1

User: admin
Form ID: b9aPage 1 of 3
Total Noticed: 36

Date Rcvd: May 23, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2013.

db/jdb +Rafael Hurtado, Joyce Linnette Hurtado, 209 Laurel Avenue, Arvin, CA 93203-1924
 aty +Frank P. Samples, 1400 Chester Ave #A, Bakersfield, CA 93301-5449
 20525037 +Bank Of America, Po Box 982235, El Paso TX 79998-2235
 20525038 Bill Me Later, P O Box 105658, Atlanta GA 30348-5658
 20525039 +Capl guitr, 26525 N Riverwoods Blvd, Mettawa IL 60045-3438
 20525041 +Cmg Mortgage Inc, 3160 Crow Canyon Rd 400, San Ramon CA 94583-1382
 20525053 +Mohela dept Of Ed, 633 Spirit Dr, Chesterfield MO 63005-1243
 20525054 +Mor Furnitur, Po Box 94498, Las Vegas NV 89193-4498
 20525055 +Northland Group, P O Box 390905, Minneapolis MN 55439-0905
 20525056 +Onewest Bank, 6900 Beatrice Dr, Kalamazoo MI 49009-9559
 20525059 +Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch CO 80129-2386
 20525060 +Thd cbna, Po Box 6497, Sioux Falls SD 57117-6497
 20525062 Walmart, P O Box 689195, Des Moines IA 50368-9195

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRPARKER.COM May 24 2013 03:58:00 Randell Parker, 3820 Herring Rd,
 Arvin, CA 93203-9661
 smg EDI: EDD.COM May 24 2013 03:58:00 Employment Development Department,
 Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
 smg EDI: CALTAX.COM May 24 2013 03:58:00 Franchise Tax Board, PO Box 2952,
 Sacramento, CA 95812-2952
 20525032 EDI: AMEREXPR.COM May 24 2013 03:58:00 American Express, P O Box 0001,
 Los Angeles CA 90096-8000
 20525033 +EDI: AMEREXPR.COM May 24 2013 03:58:00 Amex, Po Box 297871, Fort Lauderdale FL 33329-7871
 20525035 +EDI: CINGMIDLAND.COM May 24 2013 03:58:00 At T, 208 South Akard Street,
 Dallas TX 75202-4208
 20525034 EDI: CINGMIDLAND.COM May 24 2013 03:58:00 At T, P O Box 537104, Atlanta GA 30353-7104
 20525036 EDI: CINGMIDLAND.COM May 24 2013 03:58:00 At T, P O Box 60017, Los Angeles CA 90060-0017
 20525040 +EDI: CHASE.COM May 24 2013 03:58:00 Chase, Po Box 15298, Wilmington DE 19850-5298
 20525042 +EDI: DISCOVER.COM May 24 2013 03:58:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington DE 19850-5316
 20525043 +EDI: TSYS2.COM May 24 2013 03:58:00 Dsnb Macys, 9111 Duke Blvd, Mason OH 45040-8999
 20525047 +EDI: RMSC.COM May 24 2013 03:58:00 Gecrb Jcp, P O Box 960090, Orlando FL 32896-0090
 20525044 +EDI: RMSC.COM May 24 2013 03:58:00 Gecrb american Tire Di, Po Box 981439,
 El Paso TX 79998-1439
 20525045 +EDI: RMSC.COM May 24 2013 03:58:00 Gecrb care Credit, C o Po Box 965036,
 Orlando FL 32896-5036
 20525046 +EDI: RMSC.COM May 24 2013 03:58:00 Gecrb jcp, Po Box 965007, Orlando FL 32896-5007
 20525048 +EDI: RMSC.COM May 24 2013 03:58:00 Gecrb lowes, Po Box 956005, Orlando FL 32896-0001
 20525049 +EDI: RMSC.COM May 24 2013 03:58:00 Gecrb sams Club, P o Box 965005, Orlando FL 32896-5005
 20525050 +EDI: RMSC.COM May 24 2013 03:58:00 Gecrb walmart Dc, Po Box 965024, Orlando FL 32896-5024
 20525051 +E-mail/Text: bknoticing@grantweber.com May 24 2013 05:47:35 Grant And Weber,
 26575 West Agoura Road, Calabasas CA 91302-2975
 20525052 +EDI: CBSKOHLS.COM May 24 2013 03:58:00 Kohls capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls WI 53051-7096
 20525057 +EDI: SEARS.COM May 24 2013 03:58:00 Sears cbna, Po Box 6189, Sioux Falls SD 57117-6189
 20525058 +EDI: SEARS.COM May 24 2013 03:58:00 Sears cbna, Po Box 6282, Sioux Falls SD 57117-6282
 20525061 EDI: USBANKARS.COM May 24 2013 03:58:00 US Bank, P O Box 5229, Cincinnati OH 45201

TOTAL: 23

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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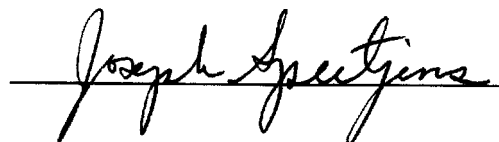
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2013 at the address(es) listed below:
NONE.

TOTAL: 0

UNITED STATES BANKRUPTCY COURT
Eastern District of California

Robert E. Coyle United States Courthouse
2500 Tulare Street, Suite 2501
Fresno, CA 93721-1318

(559) 499-5800
 www.caeb.uscourts.gov
 M-F 9:00 AM – 4:00 PM



Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/21/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors – Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations.

Case Number: 13-13602 – A – 7

Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s),/Complete EIN, and Address(es):

Rafael Hurtado
 xxx-xx-6476

Joyce Linnette Hurtado
 xxx-xx-2110

209 Laurel Avenue
 Arvin, CA 93203

209 Laurel Avenue
 Arvin, CA 93203

ALL OTHER NAMES USED BY THE DEBTOR(S) IN THE LAST 8 YEARS (include married, maiden, and trade names):

Rafael Hurtado-Sanchez
 Hurtado's Trucking

Debtor's Attorney: Frank P. Samples
 1400 Chester Ave #A
 Bakersfield, CA 93301

Trustee: Randell Parker
 3820 Herring Rd
 Arvin, CA 93203

Telephone Number: (661) 323-6433

Telephone Number: 661-854-1503

MEETING OF CREDITORS

Location: 1300 18th St #E, Bakersfield, CA

Date & Time: 6/25/13 10:00 AM

The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.

Presumption of Abuse under 11 U.S.C. § 707(b) – See "Presumption of Abuse" on the reverse side.

The presumption of abuse does not arise.

Deadlines – Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:
8/26/13

Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

It is unnecessary to file claims at this time because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.

Dated:
 5/23/13

For the Court,
 Wayne Blackwelder, Clerk

FORM b9a
(Continued)

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. <i>Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.</i>
It is Unnecessary to File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>It is therefore unnecessary to file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---